



FEMA

Disaster News

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FEDERAL/STATE TEAM MAKES DISASTER ASSISTANCE EASY

Note to Editors: Federal and state agencies are working in partnership to help Wisconsin residents following the severe storms and flooding that began on May 19. They need simple, easy to understand information, which answers their most basic questions. Understanding the steps of the federal/state recovery process can help people reduce the confusion brought on by disaster, sort out the information available, and make the decisions required to begin rebuilding lives.

MADISON, WI – Federal disaster assistance programs come in several forms. For short-term emergency needs, assistance comes in the form of disaster grants for immediate housing requirements, emergency repairs and other serious disaster-related expenses. These programs are meant to help people begin their recovery; they are not designed to return people's lives to their pre-disaster conditions.

By contrast, low-interest disaster loans from the U.S. Small Business Administration (SBA) are the primary resource to help homeowners, renters and business owners repair or replace their disaster-related damages.

Of course, insurance is the best protection against any disaster losses. Those who suffered damages and have insurance should contact their insurance agent immediately. Then, if they find that they are underinsured or have unmet needs, they should call and apply for federal disaster assistance.

APPLYING FOR FEDERAL DISASTER ASSISTANCE

The only way to apply for federal assistance is to call the special toll-free number at **1-800-621-FEMA (3362)** or **TTY 1-800-462-7585** for those with hearing or speech impairment. Both phone lines are available from 8 a.m. to 6 p.m. daily, until further notice, and multilingual operators are available when necessary.

- **Even if residents have already reported the damage to the county emergency manager, American Red Cross or other voluntary agencies, they must call the FEMA application number to apply for federal disaster assistance.**
- **Your call is confidential under the Privacy Act of 1974, and the information will be used only to determine what type of assistance is most appropriate.**

DISASTER ASSISTANCE PROCESS, Page 2

- This call is your application and usually takes only 15-20 minutes to complete. You will be asked general information about your income, your insurance, how badly your residence or business was damaged, the best place to reach you by phone and your current address. You should give details about your housing needs.
- You will be given an **application number**, which will help locate your application in the system in the future. Write this number down so you will have it handy.
- **Within a few days you may receive an application package that includes an SBA low-interest disaster loan application. It is very important to complete and return it, even if you have insurance or feel you will not qualify for a loan. Failure to complete and return the application could eliminate you from getting other forms of assistance, including grants.**

THE ASSISTANCE PROCESS

- After your phone application, a FEMA inspector will call you within a few days to arrange an appointment to visit your damaged home or apartment. Before an application can be completed and approved, the location must be inspected to verify the nature and extent of damage suffered by those who have registered for federal disaster assistance.
- **For those with insurance, FEMA inspections are not necessary until after your insurance settlement is complete and underinsured or uninsured eligible losses are identified. You still may be eligible for other types of disaster assistance, such as Disaster Unemployment Assistance, Crisis Counseling and Disaster Tax Assistance. Information about these programs is available at Disaster Recovery Centers or by calling the toll-free application numbers.**
- At the inspection, you will be asked to sign a document stating that you were lawfully present in the U.S. at the time of the disaster. You will need to present proper identification.
- **Inspectors will be able to show you official identification to prove their identity. If an inspector asking for access to your home cannot show you a photo ID, do not let them into your home and call your local law enforcement agency. Damage inspectors do not recommend repairs or charge for their services.**
- If you qualify for FEMA's Individuals and Households Program, you will receive a grant check and separate letter explaining how you may use the check. You may get checks from other programs later.
- You may be provided a grant for rental assistance if your home or apartment is unlivable because of the disaster.
- Homeowners may use FEMA housing repair grants for essential repairs to make the residence safe and sanitary. The housing repair grant is only for repairs to make primary rooms functional, such as the bedroom, kitchen, and bathroom.
- Disaster Recovery Centers may be located in your area to provide a place you can ask questions and talk with disaster recovery specialists face-to-face. Call 1 800 621-FEMA (3362) for locations. These centers are also a resource for anyone, even those who did not suffer damage from this disaster, to find out more about cost-effective measures to reduce potential losses from future disasters.
- FEMA assistance does not make you whole again, but can give you a helping hand on the road to recovery.

THE SBA PROCESS

- After you make that first call to **1-800-621-FEMA (3362) or TTY 1 800 462-7585** to apply, you may receive a loan application package, in the mail, from the U.S. Small Business Administration (SBA). **Again, it is very important if you receive an application package to complete and return it.**
- SBA representatives are available at any Disaster Recovery Center to issue applications, answer questions, help victims complete their applications and accept completed applications. Questions can also be answered by calling the SBA Helpline at 1-800-359-2227.
- SBA offers loans up to \$200,000 to repair disaster damaged primary residences. Homeowners and renters are eligible for loans up to \$40,000 to replace personal property such as furniture and clothing.
- Loans to businesses of all sizes and non-profit organizations are available up to \$1.5 million to repair damage to real estate, machinery and equipment, and inventory. Economic Injury Disaster Loans (EIDLs) are also available to small businesses unable to pay bills or meet operating expenses due to reduced revenues as a result of the disaster.
- Interest rates can be as low as 2.875 percent for homeowners and renters and 2.75 percent for businesses with terms up to 30 years. Loan amounts and terms are set by SBA and are based upon each applicant's financial condition. The SBA mitigation program allows loans to be increased by as much as 20 percent, to protect the damaged real estate from possible future disasters of the same kind.

TYPES OF ASSISTANCE PROVIDED:

- **TEMPORARY HOUSING** – Money to rent a different place to live or a temporary housing unit, when rental properties are not available.
- **REPAIR** – Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe and sanitary. The homeowner may need to apply for an SBA low-interest loan before receiving other assistance.
- **OTHER NEEDS ASSISTANCE** – Money for necessary and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, and other expenses that FEMA approves.
- Applicants may also be eligible for other types of assistance such as Disaster Unemployment Assistance, Crisis Counseling and Disaster Tax Assistance.

FEMA INFORMATION

After you have applied for assistance, you can call the same toll free numbers – **1-800-621-FEMA (3362) or TTY 1-800-462-7585** – to ask about the status of your application, how money from various assistance programs may be used, get information on the flood insurance program, or get materials on low-cost ways to reduce future disaster damages.

On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages Citizen Corps, the National Flood Insurance Program and the U.S. Fire Administration.

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